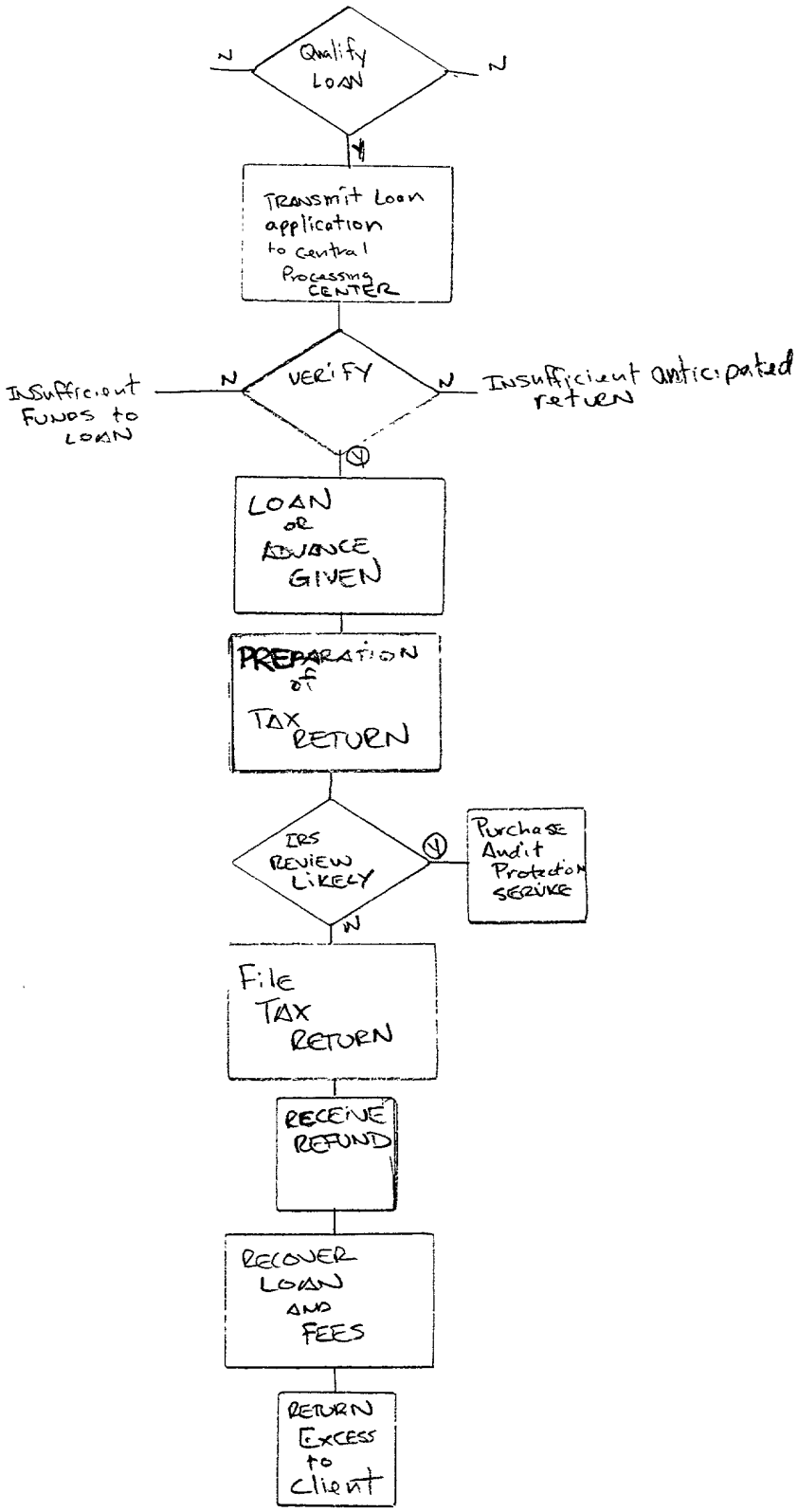
Qualify LOAN
N
N
Y
TRANSMIT Loan application to central Processing CENTER
VERIFY
N
N
Y
INSUFFICIENT FUNDS to LOAN
INSUFFICIENT anticipated return
LOAN OR ADVANCE GIVEN
PREPARATION of TAX RETURN
IRS REVIEW LIKELY
Y
N
Purchase Audit Protection SERVICE
File TAX RETURN
RECEIVE REFUND
RECOVER LOAN AND FEES
RETURN EXCESS to client

FIG. 1